



501.34746CX1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: N. TOMOYUKI, et al  
Serial No.: 09/425,302  
Filed: October 25, 1999  
For: ELECTRONIC PURSE LOAN SYSTEM  
Group: 3624  
Examiner: T. T. Havan

**RESPONSE TO AMENDMENT BEING ALLEGED  
NOT FULLY RESPONSE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

March 10, 2006

Sir:

The present Response responds to the January 11, 2006 Office Action in which the Examiner alleges that the October 31, 2005 Amendment is not fully responsive to the prior Office Action "because it does not include arguments pointing out specific distinctions believed to be render the added new limitation of claims 20, 21, 30-32, 36, 46, 51, 56 and 61 are patentable over the applied references". In addition, the Examiner requests Applicants to point out where in the specification limitation "off-line system or device" can be found.

With respect to arguments pointing out specific limitations believed to render the added new limitations of claims 20, 21, 30-32, 46, 51, 56 and 6 patentable over the applied references, the following is provided.

Applicants provided numerous arguments regarding the newly added limitations and how such limitations are not taught or suggested by any of the references of record whether taken individually or in combination with each other. Such arguments were provided beginning in the paragraph bridging pages 23 and 24 and continuing through the paragraph bridging pages 24 and 25 of the October 31, 2005 Amendment. The portions of the text in the above noted passages having underlining are specific limitations recited in each of the noted claims. It was argued in these passages that at least these specific limitations having underlining are not taught or suggested by any of the references of record, particularly Halpern, Takeuchi, Kolls, the LA article, Nagata, Gaumet and Baik, whether taken individually or in combination with each other as suggested by the Examiner in the Office Action. The Examiner is respectfully requested to read the underline text of the above noted passages and the underlined portions as set forth in each of the above noted claims to confirm that Applicants have in fact argued specific limitations in each of the noted claims as not being taught or suggested by the references of record.

With regard to the "off-line" nature of the system and device according to the present invention attention is directed, for example, to Figs. 1 and 3 wherein the electronic purse loan off-line device is illustrated. The off-line nature of the present invention, as implemented by the device illustrated in Fig. 1, provides that loans are obtained without being connected to, or in other words being off-line from, a bank. The object of the present invention is intended to grant loans according to particular terms and constraints simply

using the IC card without having to consult or interact with a bank. Thus, the specification clearly describes the off-line nature of the present invention.

Therefore, based on the above, Applicants submit that the October 31, 2005 Amendment is fully responsive to the outstanding Office Action and entry thereof is respectfully requested.

Please charge any shortage in fees due in connection with the filing of this paper, or credit any overpayment of fees, to the deposit account of MATTINGLY, STANGER, MALUR & BRUNDIDGE, P.C., Deposit Account No. 50-1417 (501.34746CX1).

Respectfully submitted,

MATTINGLY, STANGER, MALUR & BRUNDIDGE, P.C.



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